

THIS INSTRUMENT PREPARED BY

TAX ID NO.:3-07-4-20-03-0-00005-00

AND RETURN TO:

The Bradley Law Firm, PLLC
606 South Mendenhall Road-Suite 350
Memphis, TN 38120
(901) 682-2030

WARRANTY DEED

THIS INDENTURE, made and entered by and between JOHN RICHARDSON and wife, TENA RICHARDSON ("Grantor") and SEAN MCDONALD and wife, HOLLIE A. MCDONALD ("Grantee"),

WITNESSETH: That for and in consideration of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt all of which is hereby acknowledged, the Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto the Grantee the following described real estate, situated and being in the County of DeSoto, State of Mississippi, to wit:

Lot 5, TARA LAKES SUBDIVISION, in Section 20, Township 3 South, Range 7 West, DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 45, Pages 49-50, in the Office of the Chancery Court Clerk of DeSoto County, Mississippi.

Being the same property conveyed to JOHN RICHARDSON and TENA RICHARDSON by Warranty Deed of record in Book 276, Page 201 in the Chancery Court Clerk's Office of DeSoto County, Mississippi.

TO HAVE AND TO HOLD the aforescribed real estate together with all of the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the Grantee, his heirs, successors and assigns in fee simple forever.

The Grantor does hereby covenant with the Grantee that they are lawfully seized in fee of the aforescribed real estate; that they have good right to sell and convey the same; that the title and quiet possession thereto they will warrant and forever defend against the lawful claims of all persons; and that the same is unencumbered except:

The warranty of this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi; and to the covenants, limitations and restrictions set forth with the recorded plat of said subdivision.

The words Grantor and Grantee as used herein shall mean "Grantors" and "Grantees" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signatures of the Grantors the day and year above written.


JOHN RICHARDSON


TENA RICHARDSON

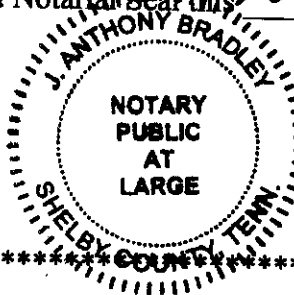
Bradley Law
JCLW

STATE OF TENNESSEE

COUNTY OF SHELBY

Before me, J. Anthony Bradley, a Notary Public of said state and county, aforesaid, personally appeared JOHN RICHARDSON and TENA RICHARDSON to me known to be the person(s) who executed the foregoing instrument and they she executed same as her free act and deed.

WITNESS my hand and Notarial Seal this 30th day of June, 2005.



J. Anthony Bradley
Notary Public

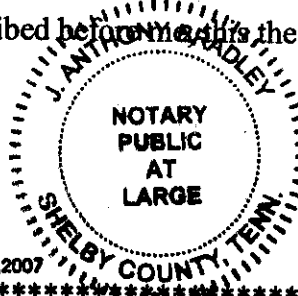
My commission expires:

*****January 28, 2007*****

I, or we, hereby swear or affirm that, to the best of the affiant's knowledge, information and belief, the actual consideration for this transfer, or value of the property transferred, whichever is greater, is \$185,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Rebecca A. Davidson
Affiant

SWORN to and subscribed before me this the 30th day of June, 2005.



J. Anthony Bradley
Notary Public

My commission expires:

*****January 28, 2007*****

Property Address

TAX ID NO.: 3-07-4-20-03-0-00005-00

3393 O'Hara Cove
Hernando, MS 38632

OWNER:

ENTITY RESPONSIBLE FOR PAYMENT OF TAXES:

Sean McDonald and
Hollie A. McDonald
3393 O'Hara Cove
Hernando, MS 38632

Countrywide Mortgage Ventures, LLC d/b/a Paragon Financial
7105 Corporate Drive PTX-A-603
Plano, TX 75024

RETURN TO:

The Bradley Law Firm, PLLC
606 South Mendenhall Road – Suite 350
Memphis, TN 38117

GRANTOR'S ADDRESS:

John Richardson and
Tena Richardson
545 Savage Road
Hernando, MS 38632
Phone: (901) 517-4089
Phone: (901) 652-1237

GRANTEE'S ADDRESS:

Sean McDonald and
Hollie A. McDonald
3393 O'Hara Cove
Hernando, MS 38632
Phone: (662) 429-6794
Phone: (901) 233-7615